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IN THE CLAIMS

Cancel claims 1-8 and 13-22.

Cancel claims 9-12, and add new claims 23-26 as follows:

1-22. (canceled)

23 (new): A method of determining one or more statistical estimators of future customer behavior, the method comprising the steps of:

- (i) accessing data about past customer behavior;
- (ii) generating a Bayesian statistical model using the data about the past customer behavior; and
- (iii) using the model to generate one or more statistical estimators of future customer behavior;

wherein the step of generating the Bayesian statistical model comprises specifying a plurality of Bayesian prior probability distributions.

24. (new): A method as claimed in claim 23, wherein the step of generating the model further comprises generating a plurality of Bayesian posterior probability distributions on the basis of at least the plurality of Bayesian prior probability distributions and the past customer data.

25. (new): A method of determining one or more statistical estimators of future customer behavior, the method comprising the steps of:

- (i) accessing data about past customer behavior;
- (ii) generating a Bayesian statistical model using the data about the past customer behavior; and
- (iii) using the model to generate one or more statistical estimators of future customer behavior;

wherein the step (iii) of using the model to generate one or more statistical

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estimators comprises the step of using a sampling method to draw approximate random samples from the posterior distribution and performing Monte Carlo inference using the samples to generate the statistical estimators.

26. (new): A method of determining one or more statistical estimators of future customer behavior, the method comprising the steps of:

- (i) accessing data about past customer behavior;
- (ii) generating a Bayesian statistical model using the data about the past customer behavior; and
- (iii) using the model to generate one or more statistical estimators of future customer behavior;

wherein the step (iii) of using the model to generate one or more statistical estimators comprises the step of numerically or analytically calculating the Bayesian posterior probability distributions.